

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
JANUARY 31, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
1-23-13	Bell State Bank & Trust, Fargo, to establish a facility at 5680 23 rd Ave S Ste 101, Fargo	Preliminary application
<u>FACILITY RELOCATION</u>		
10-24-12	First Western Bank & Trust, Minot, to move facility from 215 Main St, Glenburn, to 2105 16 th St NW, Minot	Preliminary application
11-30-12	Bell State Bank & Trust, Fargo, to move facility from 209 Dakota Ave to 717 2 nd Ave N, Wahpeton	Preliminary application
<u>FACILITY CLOSED</u>		
11-27-12	Farmers State Bank of Crosby, Crosby, to close its facility at 601 Main St, Noonan	Approved by Commissioner 1-14-13
<u>INTERSTATE BRANCH APPLICATION</u>		
1-4-13	First International Bank & Trust, Watford City, to establish an interstate branch at 800 30 th Ave S, Moorhead, MN	Approved by Commissioner 1-28-13

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<u>MERGER APPLICATION</u>		
1-18-13	Choice Financial Savings Bank, Comfrey, MN, to merge into Choice Financial Bank, Grafton	Preliminary application
12-28-12	Capital Credit Union, Bismarck, to merge with New Salem Credit Union, New Salem, and to expand its field of membership	Comment period ends 2-5-13. To be acted on by State Credit Union Board 2-7-13.

OUT-OF-STATE LPO APPLICATIONS (Not acted on by Department)

Plains Commerce Bank, Hoven, SD, to establish a LPO at 404 S 3 rd St, Bismarck	Preliminary application received 1-14-13
Minnesota Bank and Trust, Edina, MN, to establish a LPO at 315 S Main, Minot	Effective 5-15-12

USURY

The usury rate for unregulated lenders the month of February 2013 is **7.000% (5.634%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).